IN THE DISTRICT COURT OF THE UNITED STATES FOR THE MIDDLE DISTRICT OF ALABAMA, NORTHERN DIVISION

IN RE:)	
)	
KEITH A. NELMS,)	
)	
Debtor.)	
)	
KEITH A. NELMS,)	
)	
Appellant,)	
)	CIVIL ACTION NO.
v.)	2:14cv927-MHT
)	(WO)
CHASE BANK USA, NA,)	
and JP MORGAN CHASE)	
BANK, NA,)	
)	
Appellees.)	

JUDGMENT

In accordance with the opinion entered this date, it is ORDERED, ADJUDGED, and DECREED that the decision of the bankruptcy court (doc. no. 4-7) is affirmed.

It is further ORDERED that costs are taxed against appellant Keith A. Nelms, for which execution may issue.

The clerk of the court is DIRECTED to enter this document on the civil docket as a final judgment pursuant to Rule 58 of the Federal Rules of Civil Procedure.

This case is closed.

DONE, this the 27th day of August, 2018.

/s/ Myron H. Thompson
UNITED STATES DISTRICT JUDGE